<u>IN THE CLAIMS</u>

Please amend the claims as follows:

1. (Currently Amended) An insurance design service providing system comprising:

an arbitrary communication network;

a plurality of ~~nodes~~ <u>terminals</u> connected to the arbitrary communication network;

[[and]]

a server apparatus configured to output information relating to an insurance product

on a basis of a condition input from any of the ~~nodes~~ <u>terminals</u> connected to the arbitrary

communication network <u>and related clinical history stored by the clinical history database;</u>

<u>and</u> [[,]]

<u>a clinical history database apparatus provided separately and independently from the</u>

<u>terminals and the server;</u>

wherein the ~~nodes~~ <u>terminals</u> are each configured to,

download an insurance fee calculation module, a data storage calling module

and a graph drawing module from the server apparatus via the arbitrary

communication network,

calculate an insurance fee, using the insurance fee calculation module, on the

basis of the input condition entered by [[a]] <u>the</u> user via an input screen and relating to

the insurance product,

communicate, using the data storage calling module when calculating the

insurance fee, with a database management module executed by the server apparatus,

obtain stored data from a database using the database management module,

display the stored data on the input screen in a state modifiable by the user,

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display, in response to an instruction of the user to execute the graph drawing

module, a graph showing transition of at least one of the insurance fee and a guarantee

fee according to the input condition, and

output to the server apparatus, in response to an instruction of the user, a

request to calculate a surrender value;

wherein the server apparatus is further configured to execute a surrender value

calculation module in accordance with the request to calculate the surrender value and to

notify a result to the ~~nodes~~ terminals.

2. (Currently Amended) The insurance design service providing system according to

claim 1, wherein

the ~~nodes~~ terminals are further configured to download a handling definition module

from the server apparatus to check whether or not the condition concerning the insurance

product is contrary to a predetermined law or regulation, and to display a result of the check.

3. (Previously Presented) The insurance design service providing system according

to claim 2, wherein

said server apparatus is further configured to perform, with respect to the insurance

product based on said inputted condition, at least one process of examining whether said

insurance product meets prescribed regulations, calculating an insurance fee, extracting

contents of a guarantee, calculating the surrender value, detecting information regarding

accounting processing, and making a comparison to other insurance products.

4. (Currently Amended) The insurance design service providing system according to

claim 2, wherein

said server apparatus is further configured to transmit the graph drawing module to

said ~~nodes~~ terminals so as to graphically display information on the result of each performed

process at said ~~nodes~~ terminals.

5. (Previously Presented) The insurance design service providing system according

to claim 2, wherein said insurance product is life insurance.

6. (Currently Amended) The insurance design service providing system according to

claim 5, wherein

each of said plurality of ~~nodes~~ terminals is configured to input prescribed conditions

relating to a design of the life insurance into said server apparatus.

7. (Previously Presented) The insurance design service providing system according

to claim 6, wherein said server apparatus is further configured to output information relating

to the life insurance meeting said inputted conditions.

8. (Previously Presented) The insurance design service providing system according

to claim 7, wherein

said prescribed conditions relating to the design of said life insurance include at least

one of an age of a policyholder, gender of the policyholder, a family composition of the

policyholder, a clinical history of the policyholder, a classification of insurance, a type of

insurance, a payment method of the insurance fee, a term insured, a period of payment of the

insurance fee, and contents of a guarantee including an amount insured.

9. (Currently Amended) An insurance design service providing system comprising:

a server apparatus connected to <u>a clinical history database apparatus and</u> an arbitrary communication network to which a plurality of ~~nodes~~ <u>terminals</u> are connected<u>, said database provided separately and independently from said servier and terminals</u>, said server apparatus comprising,

<u>information</u> outputting means for outputting information relating to an insurance product on a basis of a condition input from any of the ~~nodes~~ <u>terminals</u> connected to the arbitrary communication network <u>and related clinical history stored by the clinical history database</u>, and

executing means for executing a surrender value calculation module; wherein the ~~nodes~~ <u>terminals</u> each comprise,

downloading means for downloading an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus via the arbitrary communication network,

executing means for executing the insurance fee calculation module to calculate an insurance fee on the basis of the input condition entered by a user via an input screen and relating to the insurance product,

executing means for executing the data storage calling module when calculating the insurance fee to communicate with a database management module executed by the server apparatus, to obtain stored data from a database using the database management module, and to display the stored data on the input screen in a state modifiable by the user,

executing means for executing in accordance with an instruction of the user the graph drawing module to display a graph showing transition of at least one of the insurance fee and a guarantee fee according to the input condition, and

outputting means for sending to the server apparatus in accordance with an

instruction of the user a request to calculate a surrender value;

wherein the executing means of the server apparatus executes a surrender value

calculation module in accordance with the request to calculate the surrender value and

notifies a result to the ~~nodes~~ terminals.

10. (Currently Amended) The insurance design service providing system according

to claim 9, wherein

the downloading means of the ~~nodes~~ terminals downloads a handling definition

module from the server apparatus to check whether or not the condition concerning the

insurance product is contrary to a predetermined law or regulation, and to display a result of

the check.

11. (Currently Amended) The insurance design service providing system according

to claim 10, wherein

the ~~nodes~~ terminals further comprise generating means for generating insurance

specification information on the ~~nodes~~ terminals.

12. (Previously Presented) The insurance design service providing system according

to claim 11, wherein

said server apparatus further comprises performing means for performing, with

respect to the insurance product and based on said inputted condition, at least one process of

examining whether said insurance product meets prescribed regulations, calculating an

insurance fee, extracting contents of a guarantee, calculating the surrender value, detecting

information regarding accounting processing, and making a comparison to other insurance products.

13. (Previously Presented) The insurance design service providing system according to claim 12, wherein

the performing means outputs the results of the at least one process.

14. (Currently Amended) The insurance design service providing system according to claim 13, wherein

the server apparatus further comprises transmission means for transmitting the graph drawing module to the ~~nodes~~ terminals for displaying information on the results of the at least one process.

15. (Currently Amended) The insurance design service providing system according to claim 14, wherein

said transmission means causes the ~~nodes~~ terminals to graphically display information about the results of said at least one process.

16. (Currently Amended) The insurance design service providing system according to claim 11, further including:

database means for storing prescribed conditions relating to a design of the insurance product inputted from said ~~nodes~~ terminals.

17. (Previously Presented) The insurance design service providing system according to claim 16, wherein

said insurance product is life insurance.

18. (Currently Amended) The insurance design service providing system to according to claim 17, wherein

the server apparatus further comprises receiving means for receiving the prescribed conditions relating to the design of the life insurance from said ~~nodes~~ terminals.

19. (Currently Amended) The insurance design service providing system according to claim 18, wherein

said information outputting means of the server apparatus outputs information relating to the life insurance meeting said received conditions.

20. (Previously Presented) The insurance design service providing system according to claim 19, wherein

said prescribed conditions relating to the design of said life insurance include at least one of an age of a policyholder, gender of the policyholder, a family composition of the policyholder, a clinical history of the policyholder, a classification of insurance, a type of insurance, a payment method of the insurance fee, a term insured, a period of payment of the insurance fee, and contents of a guarantee including an amount insured.

21. (Currently Amended) An insurance design service providing method comprising:

connecting a server apparatus to a clinical history database apparatus and a communication network accessible to a user as a web site, wherein a plurality of ~~nodes~~ terminals are connected to said communication network, said database provided separately and independently from said server and terminal, and said server apparatus outputs

information relating to an insurance product on a basis of a condition input from any of the ~~nodes~~ terminals connected to the communication network and related clinical history stored by the clinical history database;

downloading an insurance fee calculation module, a data storage calling module and a graph drawing module from the server apparatus to the ~~nodes~~ terminals;

executing, using one of the ~~nodes~~ terminals, the insurance fee calculation module to calculate an insurance fee on the basis of the input condition entered by a user via an input screen and relating to the insurance policy, and to display the insurance fee;

executing the data storage calling module when calculating the insurance fee, using one of the ~~nodes~~ terminals, to communicate with a database management module executed by the server apparatus, to obtain stored data from a database using the database management module, and to display the stored data on the input screen in a state modifiable by the user;

executing, using one of the ~~nodes~~ terminals, the graph drawing module in accordance with an instruction of the user to display a graph showing transition of at least one of the insurance fee and a guarantee fee according to the input condition;

outputting a request to calculate a surrender value from the ~~nodes~~ terminals to the server apparatus in accordance with an instruction of the user; and

executing, using the server apparatus, a surrender value calculation module in accordance with the request to calculate the surrender value and to notify a result to the nodes.

22. (Currently Amended) The insurance design service providing method according to claim 21, wherein:

said server apparatus transmits to at least one of the ~~nodes~~ terminals the calculation

module, the data storage calling module and the graph drawing module when said web site is

accessed from the at least one of the ~~nodes~~ terminals;

said server apparatus outputs information relating to the insurance product meeting

said inputted condition; and

said at least one of the ~~nodes~~ terminals outputs insurance information by executing the

calculation module, the data storage calling module and the graph drawing module based on

said information output from the server apparatus.

23. (Previously Presented) The insurance design service providing method according

to claim 22, wherein

said insurance product is life insurance; and

desired information relating to the life insurance meeting said condition includes at

least one of information items about whether said life insurance meets prescribed regulations,

information about the insurance fee, information about contents of a guarantee, information

about the surrender value, information about an accounting processing, and information about

a result of comparing at least one of said information items to other life insurance products.

24. (Previously Presented) The insurance design service providing method according

to claim 22, wherein

said insurance is life insurance; and

said condition relating to the design of said life insurance includes at least one of an

age of a policyholder, gender of the policyholder, a family composition of the policyholder, a

clinical history of the policyholder, a classification of insurance, a type of insurance, a

payment method of the insurance fee, a term insured, a period of payment of the insurance

fee, and contents of a guarantee including an amount insured.